

Mark A. Chandik, AIF[®], AEP[®], CLU[®], ChFC[®]



FDP Wealth Management, LLC
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March 2025

This Brochure Supplement provides information about Mark A. Chandik, Independent Investment Adviser Representative, which supplements the FDP Wealth Management, LLC (“FDP”) Form ADV Part 2A Brochure. Please inform Mark A. Chandik at the contact information listed above if you did not receive FDP’s Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement.

Additional information about FDP and Mark A Chandik is available on the SEC’s website at www.adviserinfo.sec.gov and FINRA’s website at www.finra.org/brokercheck

Educational Background and Business Experience

Mark A. Chandik

Date of Birth: 9/3/1960

National University, San Diego, CA:

- B.A. Accounting
- Cum Laude

Examinations and Professional Designations

- CLU - Chartered Life Underwriter
- ChFC - Chartered Financial Consultant
- AEP – Accredited Estate Planner
- AIF – Accredited Investment Fiduciary
- Series 6 – Investment Company Products/Variable Contracts Limited Representative exam
- Series 7 – General Securities Representative exam
- Series 63 – Uniform Securities Agent State Law exam
- Series 65 – Uniform Investment Adviser Law exam

Business Experience:

- 2010-Present Founding Member, FDP Wealth Management, LLC
- 2010-Present Chief Executive Officer, FDP Insurance Services/Prosperity Partners
- 1983-2010 Founder and President, Mark A. Chandik, Inc.

AIF® - Accredited Investment Fiduciary

The AIF® professional designation is offered and recognized by Fiduciary360. Mr. Chandik has received formal training in investment fiduciary responsibility. To earn a professional designation, candidates are required to complete a rigorous training program, successfully pass an examination, conform to a code of ethics, and adhere to continuing education requirements on an annual basis. The AIF® trademark is registered with the U.S. Patent and Trademark Office under the Center for Fiduciary Studies, a division of Fiduciary360.

AEP® - Accredited Estate Planner

The Accredited Estate Planner® (AEP®) designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. The AEP® designation is available to attorneys (JD), Chartered Life Underwriters® (CLU®), Certified Public Accountants (CPA), Certified Financial Planners™ (CFP®), Chartered Financial Consultants® (ChFC®), and Certified Trust and Financial Advisors (CTFA). It is awarded by the National Association of Estate Planners & Councils to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character. An AEP® designee must embrace the team concept of estate planning and adhere to the NAEPC Code of Ethics, as well as participate in an annual renewal and recertification process.

CLU® – Chartered Life Underwriter

The CLU professional designation is offered and recognized by The American College. Candidates must complete five core and three elective courses, and successfully pass a proctored exam for each course. Additionally, three years of full-time business experience within the five years preceding the awarding of the designation is required. Every two years, 30 hours of continuing education credits are required.

ChFC® - Chartered Financial Consultant

The ChFC professional designation is issued by The American College. To earn the professional designation, candidates must complete six core courses and two elective courses and successfully pass a proctored final exam for each course. Candidates must also have at least three years of full-time business experience within the five years preceding being awarded the designation. Every two years, 30 hours of continuing education credits are required.

Disciplinary Information

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice.

Mark A. Chandik has no disciplinary record that would impact a client's evaluation of the practice.

Other Business Activities

Mark A. Chandik is an Investment Advisor Representative of Valmark Advisers, Inc., an SEC registered investment advisor; a Registered Representative and Registered Principal of Valmark Securities, Inc., a broker dealer and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"); and also an insurance agent affiliated with Executive Insurance Agency, Inc. All of these entities are under common ownership, management and control of Valmark Financial Group and are separate from FDP Wealth Management, LLC. As an Investment Advisor Representative of Valmark Advisers, Inc., Mark will receive advisory fees for advisory services offered through Valmark Advisers, Inc. As a Registered Representative of Valmark Securities, Inc., Mark will receive normal commissions associated with securities sales. Mark will receive insurance commissions surrounding the sales of insurance products sold through Executive Insurance Agency, Inc.

Mark A. Chandik is the Chief Executive Officer of FDP Insurance Services, Inc DBA Prosperity Partners Private Wealth Management. Prosperity Partners Private Wealth Management is an independent financial and insurance services organization. Mark is paid W-2 compensation for his position as Chief Executive Officer of Prosperity Partners Private Wealth Management. As owner, Mark also shares in the firm's profits.

Mark A Chandik is a member of Irvine C&R, LLC. Irvine C&R, LLC is a real estate holding company involved in the ownership and rental of commercial real estate. As a member, Mark shares in any net profits based on his ownership share percentage.

Mark A Chandik is the author of *10 Financial Strategies for the Smart Investor: How to Avoid Common Mistakes and Build Lasting Wealth*. Mark receives compensation from book sales equal to a small fee per book, dependent on where the book is purchased.

Mark A Chandik is the President of The Grand Monarch Homeowners Association (HOA). As President, Mark oversees the HOA's board of directors and manages all aspects of the HOA including finances, vendor selection, repairs/maintenance, and board elections. Mark's role as President ends on June 30, 2026. Mark does not receive any compensation serving in this capacity.

Additional Compensation

There is no additional compensation awarded for providing advisory or financial planning and consulting services, such as sales awards, prizes or bonus payments.

Mark Chandik receives additional annual compensation from Valmark Advisers, Inc. ("Valmark") in the form of a marketing allowance to help defray the operational costs of marketing and running his practice, including but not limited to: costs associated with printing, postage, office space, computer hardware/software, administrative support and staff salaries. These payments are conditioned upon maintaining a relationship with Valmark and a specified level of assets under management. The receipt of this compensation presents a conflict of interest in that Mark has an incentive to remain with Valmark and recommend Valmark's services. Mark and Valmark mitigate this conflict by adhering to the Valmark Code of Ethics and only recommend services that are in the client's best interest based on each client's specific needs and objectives.

Supervision

Mark A Chandik is a member and investment adviser representative. Before accepting and implementing investment strategies recommended, a supervisory principal reviews and approves of the investment strategies. Accounts are reviewed periodically, usually at least annually by the independent adviser. The compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of Chief Compliance Officer, Bryan Ugalde, who may be reached at (949) 855-4337 x.11 to discuss questions or concerns in connection with the internal compliance program.

Requirements for State Registered Investment Advisers

In addition to any events listed in the "Disciplinary Information" section, state Registered Investment Advisers are required to specifically address whether or not a supervised person has been involved in any of the events listed below, and disclose all material facts regarding the event:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

2. An award of otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

Mark A. Chandik has not been involved with any of the events listed above.

Bryan G. Ugalde



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This Brochure Supplement provides information about Bryan G. Ugalde, Chief Compliance Officer, which supplements the FDP Wealth Management, LLC (“FDP”) Form ADV Part 2A Brochure. Please inform Bryan G. Ugalde at the contact information listed above if you did not receive FDPWM’s Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement.

Additional information about FDP and Bryan G. Ugalde is available on the SEC’s website at www.adviserinfo.sec.gov and FINRA’s website at www.finra.org/brokercheck

Educational Background and Business Experience

Bryan G. Ugalde

Date of Birth: 3/14/1981

University of California, Berkeley:

- B.A. Political Economies of Industrial Societies

Examinations and Professional Designations

- Series 7 – General Securities Representative exam
- Series 24 – General Securities Principal exam
- Series 63 – Uniform Securities Agent State Law exam
- Series 66 – Uniform Combined State Law exam

Business Experience:

- 2010-Present Founding Member, FDP Wealth Management, LLC
- 2010-Present Chief Operating Officer, FDP Insurance Services/Prosperity Partners
- 2003-2010 Business Development Coordinator, Mark A. Chandik, Inc.

Disciplinary Information

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice.

Bryan G. Ugalde has no disciplinary record that would impact a client's evaluation of the practice.

Other Business Activities

Bryan G. Ugalde is a Registered Representative and Registered Principal of Valmark Securities, Inc., a broker dealer and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"); and also an insurance agent affiliated with Executive Insurance Agency, Inc. All of these entities are under common ownership, management and control of Valmark Financial Group and are separate from FDP Wealth Management, LLC. As a Registered Representative of Valmark Securities, Inc., Bryan will receive normal commissions associated with securities sales. Bryan will receive insurance commissions surrounding the sales of insurance products sold through Executive Insurance Agency, Inc.

Bryan G. Ugalde is the Chief Operating Officer of FDP Insurance Services, Inc DBA Prosperity Partners Private Wealth Management. Prosperity Partners Private Wealth Management is an independent financial and insurance services organization. Bryan is paid W-2 compensation for his position as Chief Operating Officer of Prosperity Partners Private Wealth Management. As owner, Bryan also shares in the firm's profits.

Bryan G. Ugalde is a limited partner of CA Brand Collective, LLC. CA Brand Collective, LLC is a private real estate and holding company involved in the ownership and rental of commercial real estate and land. As a limited partner Bryan shares in the capital profit and losses that the company experiences annually on a passive income basis.

Bryan G. Ugalde is a member of Irvine C&R, LLC. Irvine C&R, LLC is a real estate holding company involved in the ownership and rental of commercial real estate. As a member, Bryan shares in any net profits based on his ownership share percentage.

Additional Compensation

There is no additional compensation awarded for providing advisory or financial planning and consulting services, such as sales awards, prizes or bonus payments.

Supervision

Bryan G. Ugalde is the Chief Compliance Officer of FDP Wealth Management, LLC. He is competent and knowledgeable regarding the rules of the State of California and the Investment Advisers Act of 1940, and is empowered with full responsibility and authority to develop and enforce appropriate policies and procedures for the firm. Thus, the Chief Compliance Officer has a position of sufficient seniority and authority within the organization to compel others to adhere to the compliance policies and procedures.

Before accepting and implementing investment strategies recommended, the Chief Compliance Officer reviews and approves of the investment strategies. Accounts are reviewed periodically, usually at least annually by the independent adviser. The compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of Chief Compliance Officer, Bryan Ugalde who may be reached at (949) 855-4337 x.11 to discuss questions or concerns in connection with the internal compliance program.

Requirements for State Registered Investment Advisers

In addition to any events listed in the “Disciplinary Information” section, state Registered Investment Advisers are required to specifically address whether or not a supervised person has been involved in any of the events listed below, and disclose all material facts regarding the event:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

2. An award of otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

Bryan G. Ugalde has not been involved with any of the events listed above.